Form.PTO-1449

Applicant:

Serial No. Filing Dates

For:

BLAKE L. REYNOLDS 10/039,905

October 15, 2002

SYSTEMS AND METHODS FOR ADVANC

COLLECTION ON UNPAID DEBTS

Sheet 1 of 1

Att'y Docket No. 8614.72 Group: 3624

U.S. Patent Documents

Examiner Initial*	Patent Number	Issue or Pub Date	<u>Name</u>	<u>Class</u>	Sub <u>Class</u>	Filing Date
AI	2002/0062249	05/23/02	IANNACCI	705	14	08/17/01
<u>S</u> A A2	2002/0049673	04/25/02	SHEENA	705	40	10/01/01
<u> </u>	6,018,718	01/25/00	WALKER ET AL.	705	14	08/28/97
A4	5,889,799	03/30/99	GROSSMAN ET AL.	379	266	04/14/97
A5	5,621,790	04/15/97	GROSSMAN ET AL.	379	266	06/07/95

References Cited by Applicants

While the filing of Information Disclosure Statements is voluntary, the procedure is governed by the guidelines of Section 609 of the Manual of Patent Examining Procedure and 37 C.F.R. §§ 1.97 and 1.98. To be considered a proper Information Disclosure Statement, Form PTO-1449 shall be accompanied by a copy of each listed patent or publication or other item of information and a translation of the pertinent portions of foreign documents (if ar existing translation is readily available to the applicant), an explanation of relevance of each reference not in the English language, and should be submitted in a timely manner as set out in MPEP Sec. 609.

Examiners will consider all citations submitted in conformance with 37 C.F.R. § 1.98 and MPEP Sec. 609 and place their initials adjacent the citations in the spaces provided on this form. Examiners will also initial citations not in conformance with the guidelines which may have been considered. A reference may be considered by the Examiner for any reason whether or not the citation is in full conformance with the guidelines. A line will be drawn through ε citation if it is not in conformance with the guidelines AND has not been considered. A copy of the submitted form, as reviewed by the Examiner, will be returned to the applicant with the next communication. The original of the form will be entered into the application file.

Each citation initialed by the Examiner will be printed on the issued patent in the same manner as references cited by the Examiner on Form PTO-892.

The reference designations "A1," "A2," etc. (referring to Applicant's reference 1, Applicant's reference 2 etc.) will be used by the Examiner in the same manner as Examiner's reference designations "A," "B," "C," etc. on Office Action Form PTO-1142.

665258.1

Examiner:

Date Considered:

*EXAMINER: Initial If reference considered, whether or not citation is in conformance with MPEP-00 draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant

Form PTO-1449

Applicant: 6\
Serial No.:

Filing Date: All 2 6 2002

Blake L. Reynolds 10/039,905 January 4, 2002

Att'y Docket No. 8614.61

Group: 2164

SYSTEMS AND METHODS FOR ADVANCING COLLECTION ON UNPAID DEBTS

INFORMATION DISCLOSURE CITATIONS MADE BY APPLICANT

U.S. Patent Documents

Examiner Initial*	Patent <u>Number</u>	Issue Date	<u>Name</u>	Class	Sub <u>Class</u>	Filing Date
A1	5,621,790	04/15/97	Grossman et al.	379	266	06/07/95
A A2	5,889,799	03/30/99	Grossman et al.	379	266	04/14/97
<u> </u>	6,018,718	01/25/00	Walker et al.	705	14	08/28/97
A4	2002/0049673	04/25/02	Sheena			10/01/01
· A5	2002/0062249	05/23/02	Iannacci			08/17/01

Foreign Patent Documents

-None-

Other Documents

-None-

RECEIVED

AUG 3 0 2002

ap 3600

References Cited by Applicants

While the filing of Information Disclosure Statements is voluntary, the procedure is governed by the guidelines of Section 609 of the Manual of Patent Examining Procedure and 37 C.F.R. §§ 1.97 and 1.98. To be considered a proper Information Disclosure Statement, Form PTO-1449 shall be accompanied by a copy of each listed patent or publication or other item of information and a translation of the pertinent portions of foreign documents (if at existing translation is readily available to the applicant), an explanation of relevance of each reference not in the English language, and should be submitted in a timely manner as set out in MPEP Sec. 609.

Examiners will consider all citations submitted in conformance with 37 C.F.R. § 1.98 and MPEP Sec. 609 and place their initials adjacent the citations in the spaces provided on this form. Examiners will also initial citations no in conformance with the guidelines which may have been considered. A reference may be considered by the Examine for any reason whether or not the citation is in full conformance with the guidelines. A line will be drawn through a citation if it is not in conformance with the guidelines AND has not been considered. A copy of the submitted form, as reviewed by the Examiner, will be returned to the applicant with the next communication. The original of the form will be entered into the application file.

Each citation initialed by the Examiner will be printed on the issued patent in the same manner as references cited by the Examiner on Form PTO-892.

The reference designations "A1," "A2," etc. (referring to Applicant's reference 1, Applicant's reference 2 etc.) will be used by the Examiner in the same manner as Examiner's reference designations "A," "B," "C," etc. on Office Action Form PTO-1142.

638709.1

Examiner:

Date Considered:

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.